

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
John Lewis Fuchs
Connie Frances Fuchs
DebtorsCase No. 16-16600-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: JEGilmore
Form ID: 3180WPage 1 of 2
Total Noticed: 15

Date Rcvd: Aug 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2020.

db/jdb John Lewis Fuchs, Connie Frances Fuchs, 106 Brandywine Drive, Bethlehem, PA 18020-9551
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14281256 +ABS REO Trust VI, Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412
 13862103 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2020 04:10:41 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 08 2020 04:10:57 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13849468 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 08 2020 04:06:55 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13842224 EDI: BANKAMER.COM Aug 08 2020 07:48:00 Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
 13848955 EDI: BL-BECKET.COM Aug 08 2020 07:48:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 13799308 EDI: DISCOVER.COM Aug 08 2020 07:48:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 13851050 EDI: PRA.COM Aug 08 2020 07:48:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 13836186 ##+Law Office of David W. Tidd, 11 Black Bear Run, Fleetwood, PA 19522-9082
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2020 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Bank Of America, N.A. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
 ANDREW SPIVACK on behalf of Creditor ABS REO Trust VI paeb@fedphe.com
 ANN E. SWARTZ on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
 CELINE P. DERKRIKORIAN on behalf of Creditor Bank Of America, N.A. ecfmail@mwc-law.com
 CELINE P. DERKRIKORIAN on behalf of Creditor FEDERAL HOME LOAN BANK OF CHICAGO ecfmail@mwc-law.com
 CHRISTOPHER M. MCMONAGLE on behalf of Creditor ABS REO Trust VI cmcmmonagle@sterneisenberg.com, bkecf@sterneisenberg.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

DANIEL P. JONES on behalf of Creditor ABS REO Trust VI djones@sterneisenberg.com, bkecf@sterneisenberg.com
DAVID W. TIDD on behalf of Debtor John Lewis Fuchs bankruptcy@daviddiddlaw.com, bbkconsultantllc@gmail.com
DAVID W. TIDD on behalf of Joint Debtor Connie Frances Fuchs bankruptcy@daviddiddlaw.com, bbkconsultantllc@gmail.com
RAYMOND M. KEMPINSKI on behalf of Creditor Bank Of America, N.A. raykemp1006@gmail.com, raykemp1006@gmail.com
REBECCA ANN SOLARZ on behalf of Creditor ABS REO Trust VI bkgroup@kmllawgroup.com
ROBERT PATRICK WENDT on behalf of Creditor Bank Of America, N.A. paeb@fedphe.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
THOMAS YOUNG.HAE SONG on behalf of Creditor Bank Of America, N.A. paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 15

Information to identify the case:

Debtor 1 **John Lewis Fuchs**
First Name Middle Name Last Name

Debtor 2 **Connie Frances Fuchs**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-16600-pmm**

Social Security number or ITIN **xxx-xx-8791**

EIN **-----**

Social Security number or ITIN **xxx-xx-3967**

EIN **-----**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Lewis Fuchs
aka John L. Fuchs

Connie Frances Fuchs
aka Connie F. Fuchs

8/7/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.